

FIG. 1  
PRIOR ART

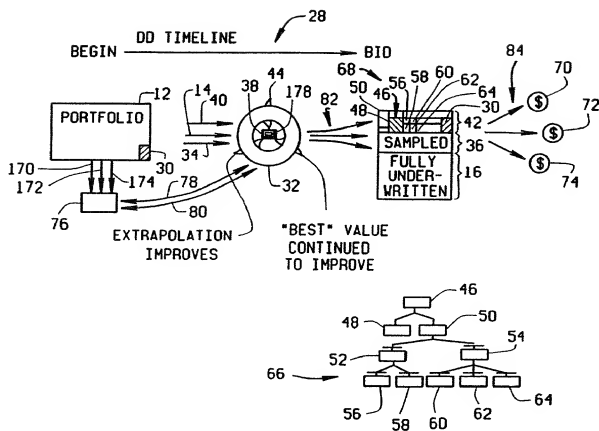


FIG. 2



FROM FIG. 3

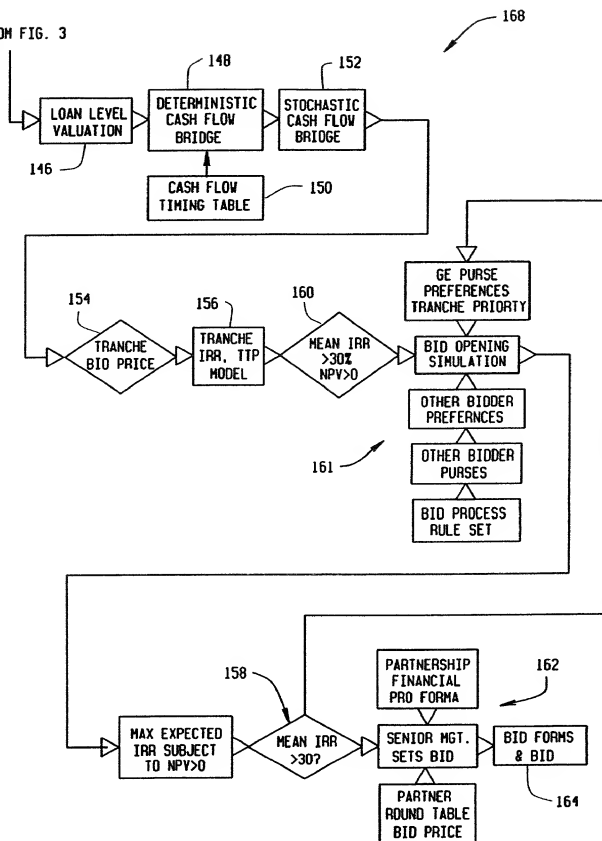


FIG. 4



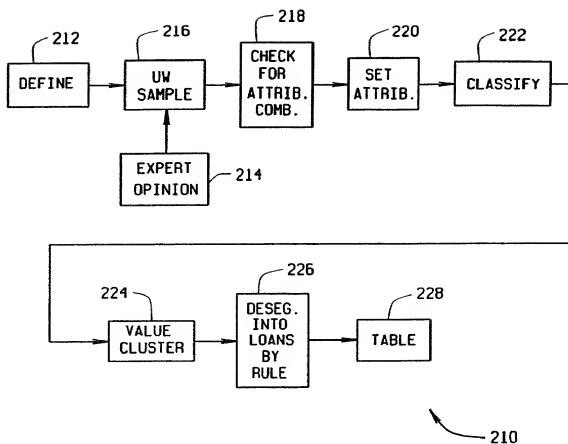


FIG. 6

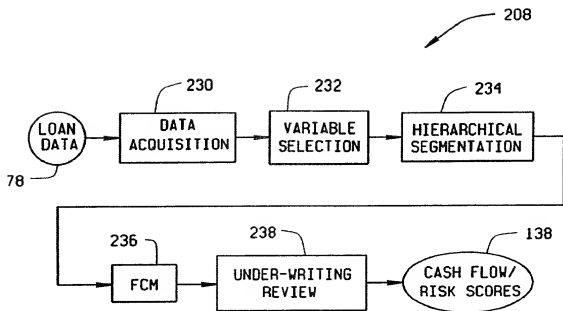


FIG. 7

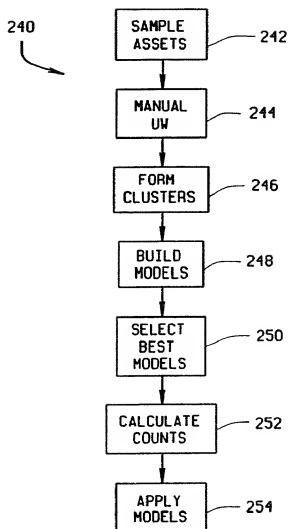


FIG. 8



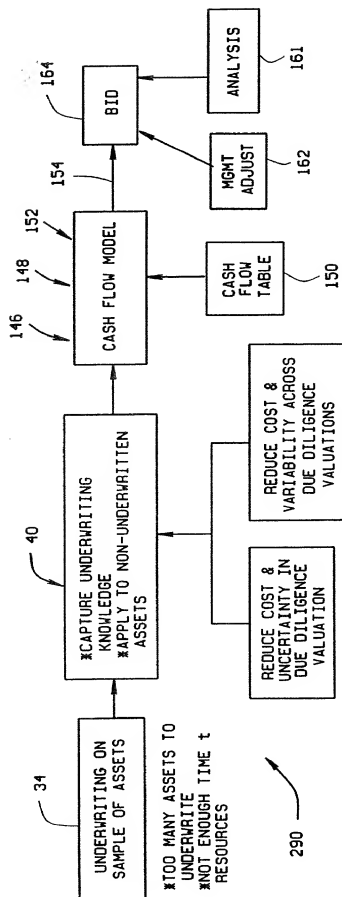


FIG. 9

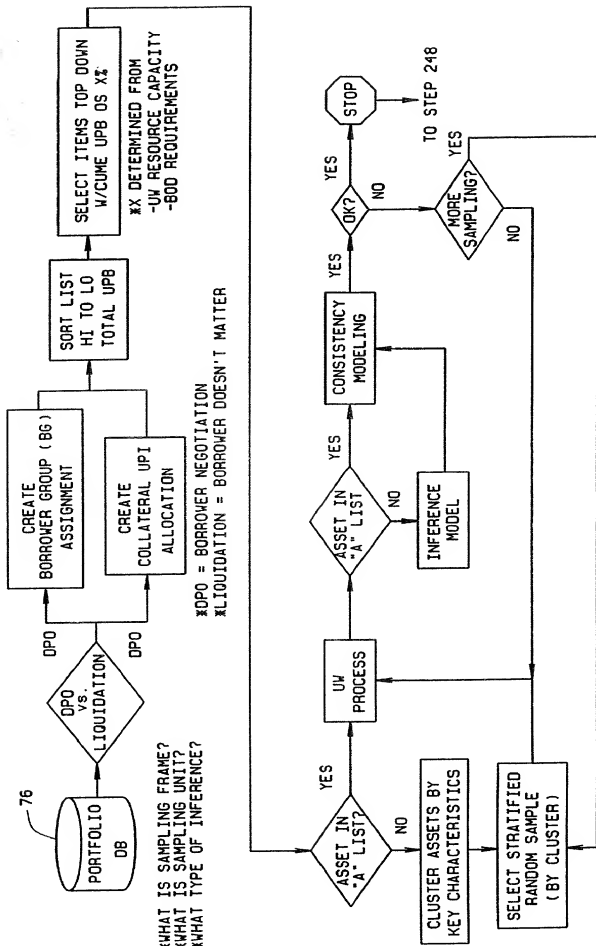


FIG. 10

6 MODELS BUILT:

MODELS DIFFER BY WHICH VARIABLES USED  
 XW ASSETS GET THE MINIMUM ERROR  
 PREDICTION (ACTUAL-PREDICTED)

VARIABLES USED

LAND AREA

BLOG AREA

OLD APPRAISAL

GEN 1 PREDICTED CURRENT APPRAISAL

GEN 1 PREDICTED REALIZED PRICE

PROPERTY TYPE

LOCATION

-BY-

COM/RES

GROUP (CLUSTER)

MODEL "WEIGHTS":

WEIGHT CELL IS COUNT OF TIMES THE MODEL  
 PRODUCED BEST PREDICTION FOR UW ASSETS  
 DETERMINES WEIGHTS FOR AVERAGING PREDICTIONS FOR NON-UW ASSETS

MODEL ASSET CLASS GROUP MODEL 1 MODEL 2 MODEL 3 MODEL 4 MODEL 5 MODEL 6 SUM

1	13	13	13	13	8	32	32	87
2	29	25	29	24	19	19	148	

COURT AUCTION COMMERCIAL

TOTAL

COURT AUCTION RESIDENTIAL

1	5	5	10	4	12	12	51
2	4	7	9	13	23	23	59
3	2	15	11	13	8	8	53

TOTAL

MARKET VALUE COMMERCIAL

1	16	13	11	15	21	21	86
2	29	22	29	24	19	19	150

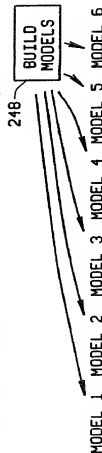
TOTAL

MARKET VALUE RESIDENTIAL

1	5	8	4	11	12	14	51
2	8	9	10	15	19	19	59
3	6	16	5	20	2	2	54

TOTAL

FIG. 11



X			X	X	X	X
X			X	X	X	X
						X
X	X	X	X	X	X	
X	X	X	X	X	X	
X	X	X	X			
X	X	X	X			
X	X	X	X			
X	X	X	X	X	X	X
X	X	X	X	X	X	X



MODEL		ASSET CLASS		GROUP MODEL 1		MODEL 2		MODEL 3		MODEL 4		MODEL 5		MODEL 6		SUM	
256	{	COURT AUCTION	COMMERCIAL	1	13	13	13	13	8	32	32	87					
				2	29	25	29	24	19	19	148						
				TOTAL													
	{	COURT AUCTION	RESIDENTIAL	1	5	5	10	4	12	12	51						
				2	4	7	9	13	23	23	59						
				3	2	15	11	13	8	53							
				TOTAL												163	
258	{	MARKET VALUE	COMMERCIAL	1	16	13	11	15	21	21	86						
				2	29	22	29	24	19	150							
				TOTAL												236	
	{	MARKET VALUE	RESIDENTIAL	1	5	8	4	11	12	14	51						
				2	8	9	10	15	19	59							
				3	6	16	5	20	2	54							
				TOTAL												164	

FIG. 11

TABLE 83926269

VARIABLE	CATEGORY/VALUE RANGE	ENCODING SCHEME
LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE	(REVOLVING, NON-REVOLVING)	REVOLVING = 1 ELSE 0
LAST PAYMENT	(0, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE 0
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE 0
SYNDICATED LOAN	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED	(YES, NO, NAV)	YES = 1, ELSE = 0
COLLECTION SCORE	(0, 1)	
LIEN POSITION	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPD BALANCE/ORIGINAL BALANCE	(0, 2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT	(0, 1)	

80

FIG. 12

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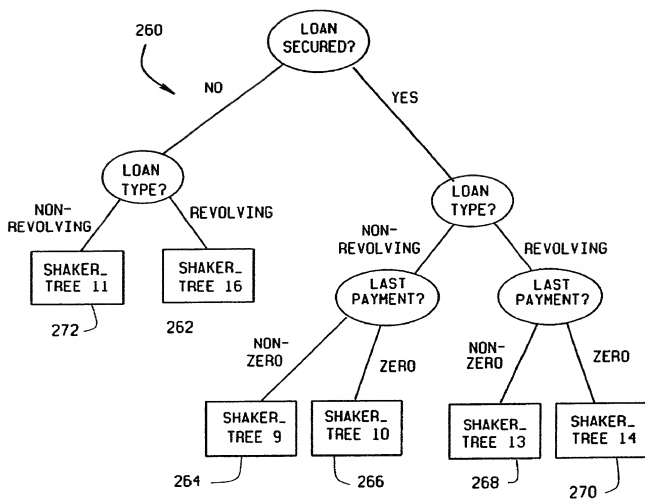


FIG. 13

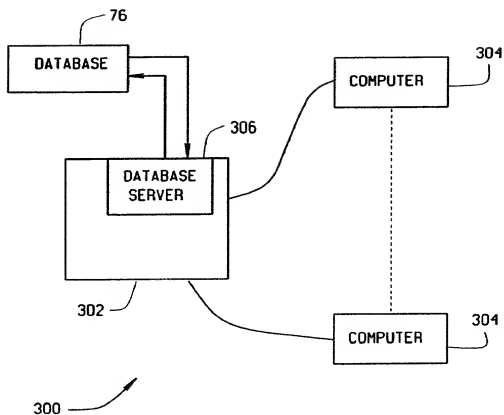


FIG. 14

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~~Figure 9~~

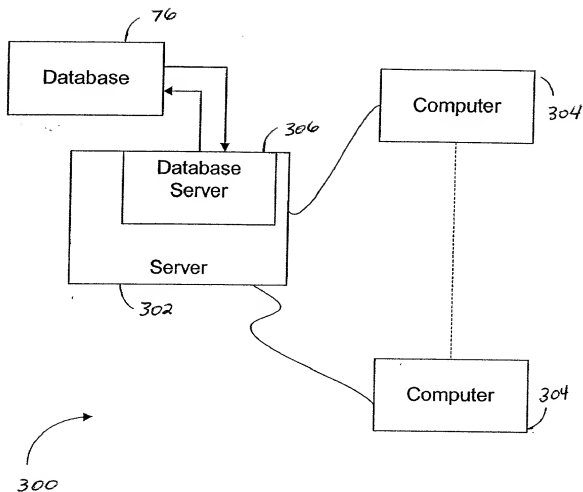


FIG. 14